

B6A (Official Form 6A) (12/07)

In re: Stephen M. Smith Suzanne Steadman Smith

Debtors

Case No. 11-56072

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
3495 Kates Way Duluth, GA 30097	Fee Owner	J	\$ 257,500.00	\$ 325,000.00
Total			\$ 257,500.00	

(Report also on Summary of Schedules.)

In re Stephen M. Smith Suzanne Steadman Smith

Case No. 11-56072

Debtors

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Regions Bank Midway 4850 Highway 9 Alpharetta, GA 30004 Checking account ending in 4712 and 4292		0.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Bank  Atlanta, GA checking acct. ending in 5027		0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV's, 2 laptop computers		2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Old record albums and CS's		0.00
6. Wearing apparel.		Clothes		2,000.00
7. Furs and jewelry.		Watch and ring		5,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		AXA Equitable - Stephen Smith and Suzanne Smith		4,481.17
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Jan R. Smith Construction Company, profit sharing plan, interest of Stephen Smith		39,519.81
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

In re Stephen M. Smith Suzanne Steadman Smith

Case No. 11-56072

Debtors

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 GMC Yukon		11,715.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 dogs and 1 cat		0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<u>2</u> continuation sheets attached				Total > <b>\$ 65,715.98</b>

(Include amounts from any continuation sheets  
attached. Report total also on Summary of  
Schedules.)

In re Stephen M. Smith Suzanne Steadman Smith

Debtors

Case No. 11-56072

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 GMC Yukon	Ga. Code Ann. § 44-13-100(a)(3)	7,000.00	11,715.00
AXA Equitable - Stephen Smith and Suzanne Smith	Ga. Code Ann. § 44-13-100(a)(6)	4,481.17	4,481.17
Cash	Ga. Code Ann. § 44-13-100(a)(4)	500.00	500.00
Clothes	Ga. Code Ann. § 44-13-100(a)(4)	2,000.00	2,000.00
Jan R. Smith Construction Company, profit sharing plan, interest of Stephen Smith	11 USC § 522(b)(3)(C ) Ga. Code Ann. § 18-4-22	39,519.81 0.00	39,519.81
Old record albums and CS's	Ga. Code Ann. § 44-13-100(a)(4)	1.00	0.00
TV's, 2 laptop computers	Ga. Code Ann. § 44-13-100(a)(6) Ga. Code Ann. § 44-13-100(a)(4)	2,500.00 0.00	2,500.00
Watch and ring	Ga. Code Ann. § 44-13-100(a)(5)	1,000.00	5,000.00

In re Stephen M. Smith Suzanne Steadman SmithCase No. 11-56072

Debtors

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 630-10009592593 Bank of America PO Box 15220 Wilmington, DE 19886-5220	J	2003 GMC Yukon VALUE \$11,715.00				571.82	0.00
ACCOUNT NO. 061467301 Bank of America PO Box 650225 Dallas, TX 75265	J	3495 Kates Way Duluth, GA 30097 2nd Mortgage VALUE \$257,500.00				99,000.00	99,000.00
ACCOUNT NO. 5888260 Bank of America PO Box 650070 Dallas, TX 75265	J	3495 Kates Way Duluth, GA 30097 First mortgage VALUE \$257,500.00				231,000.00	24,500.00

0

continuation sheets  
attachedSubtotal >  
(Total of this page)Total >  
(Use only on last page)

\$ 330,571.82	\$ 123,500.00
\$ 330,571.82	\$ 123,500.00

(Report also on Summary of  
Schedules)(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Stephen M. Smith Suzanne Steadman Smith

Case No. 11-56072  
(If known)

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODESTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Georgia Department of Labor 148 Andrew Young Intl. Blvd. NE Suite 752 Atlanta, GA 30303			Taxes/wages for 1st (\$3,122) and 2nd quarter \$1,023.82) of 2010	X	X	X	4,146.04	4,146.04	0.00
ACCOUNT NO. Georgia Department of Revenue Taxpayer Services Division PO Box 740321 Atlanta, GA 30374-0321			Payroll withholding taxes for 2009	X	X	X	16,074.61	16,074.61	0.00
ACCOUNT NO. Internal Revenue Service Dept. of the Treasury Cincinnati, OH 45999-0039			Withholding taxes for 2010	X	X	X	20,749.31	20,749.31	0.00
ACCOUNT NO. State of Alabama Dept. of Revenue 50 North Ripley Street Montgomery, AL 36132			Withholding taxes for 2009 (\$1,171.35) Withholding taxes for 2010 (\$3,072.09)	X	X	X	4,243.44	4,243.44	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals  
(Totals of this page)

\$ 29,138.79	\$ 29,138.79	\$ 0.00
\$ 29,138.79		
	\$ 29,138.79	\$ 0.00

Total

(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total

(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities and  
Related Data.)



In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5329057942242127 Bank of America PO Box 851001 Dallas, TX 75285	W	Business Credit Card debt				10,344.97
ACCOUNT NO. 373630018012163 Bank of America PO Box 851001 Dallas, TX 75285	H	Business Credit Card Debt				5,608.00
ACCOUNT NO. 4264287633386897 Bank of America Worldpoints PO Box 851001 Dallas TX 75285	H	Credit Card debt				7,318.60
ACCOUNT NO. 6045831504859762 Belk/GEMB PO Box 960012 Orlando, FL 32896	W	Credit Card debt				1,827.39
ACCOUNT NO. 4122510023760542 CitiBusiness Platinum Select Card PO Box 688901 Des Moines, IA 50368	W	Business Credit Card debt				26,615.20

4 Continuation sheets attached

Subtotal > \$ 51,714.16

Total > \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Stephen M. Smith Suzanne Steadman Smith  
 Debtors

Case No. 11-56072  
 (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5256500322182691  CitiMasterCard Processing Center Des Moines, IA 50364	W	Business Credit Card debt				3,102.02
ACCOUNT NO.  Companion Property & Casualty Insurance Company 1301 Hightower Trail Suite 201 Atlanta, GA 30350	X J	Surety bond claim for Jan R. Smith Construction Company				120,000.00
ACCOUNT NO. 3717449784-81004  Delta Skymiles Credit Card American Express PO Box 650448 Dallas, TX 75265	H	Business Credit Card debt				25,383.09
ACCOUNT NO. 6011004370249811  Discover Financial Services PO Box 6103 Carol Stream, IL 60197-6103	H	Business Credit Card debt				10,387.68
ACCOUNT NO. 0695913-000  Ganz U.S.A., LLC #43 60 Industrial Parkway Cheektowaga, NY 14227	W	Business Material debt				4,000.00

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal >	\$ 162,872.79
Total >	\$

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

In re Stephen M. Smith Suzanne Steadman Smith  
 Debtors

Case No. 11-56072  
 (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3100848425 Gwinnett Hospital System PO Box 116228 Atlanta, GA 30368	W	Medical debt				628.99
ACCOUNT NO. 7001069001559227 HSBC Retail Services PO Box 5238 Carol Stream, IL 60197	W	Credit Card debt				5,688.18
ACCOUNT NO. 6045831504859762 J.C. Penney GEMB PO box 960090 Orlando, FL 32896	W	Credit Card debt				934.83
ACCOUNT NO. 0393237177 Kohl's Payment Center PO Box 2983 Milwaukee, WI 53201	W	Credit Card debt				901.48
ACCOUNT NO. 48688960011213343 LL Bean Visa Card Card Services PO Box 13337 Philadelphia, PA 19101	H	Credit Card debt				671.37

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal > \$ 8,824.85

Total > \$

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>97145378430</b>  <b>Macy's</b> <b>PO Box 183083</b> <b>Xolumbux, OH 43218</b>	<b>W</b>	<b>Credit Card Debt</b>				<b>1,872.28</b>
ACCOUNT NO. <b>5490997906265031</b>  <b>MasterCard</b> <b>FIA Card Services</b> <b>PO Box 1001</b> <b>Dallas, TX 75285</b>	<b>H</b>	<b>Credit card debt</b>				<b>8,385.96</b>
ACCOUNT NO. <b>217772986</b>  <b>Nordstrom Bank</b> <b>PO Box 79134</b> <b>Phoenix, AZ 85062</b>	<b>W</b>	<b>Credit Card debt</b>				<b>1,734.92</b>
ACCOUNT NO. <b>People's United Equipment Finance</b> <b>10130 Mallard Creek Road</b> <b>Suite 210</b> <b>Charlotte, NC 28262</b>	<b>X J</b>	<b>Heavy Equipment for Jan R. Smith</b> <b>Construction Company</b>				<b>64,000.00</b>
ACCOUNT NO. <b>4227331110920137</b>  <b>PGA Tour</b> <b>Bank of America</b> <b>PO Box 851001</b> <b>Dallas, TX 75285</b>	<b>H</b>	<b>Credit Card debt</b>				<b>7,973.68</b>

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ **83,966.84**

Total > \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227331110920137 Starbucks VISA Cardmember Service PO Box 15153 Wilmington, DE 19886	H	Business credit card debt				12,167.60
ACCOUNT NO. 4223074529000018 SunTrust Bank PO Box 791250 Baltimore, MD 21279	W	Business Credit Card debt				5,046.54
ACCOUNT NO. 5329057942242127 Target National Bank PO Box 660170 Dallas, TX 75285	W	Business Credit Card debt				9,076.04
ACCOUNT NO. X J Travelers Insurance Company 1500 Market Street Suite 2900 Philadelphia, PA 19102		Surety bond claim for Jan R. Smith Construction Company				83,000.00
ACCOUNT NO. 4312436611283780 Wells Fargo Visa Wells Fargo Card Services PO Box 6412 CArol Stream, IL 60197-6412	H	Credit Card debt				5,223.06

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal > \$ 114,513.24

Total > \$ 421,891.88

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re: Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **Stephen M. Smith Suzanne Steadman Smith**

Debtors

Case No. **11-56072**

(If known)

## SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Stephen M. Smith</b> 3495 Kates Way Duluth, GA 30097  <b>Suzanne M. Smith</b> 3495 Kates Way Duluth, GA 30097	<b>Companion Property &amp; Casualty</b> Insurance Company 1301 Hightower Trail Suite 201 Atlanta, GA 30350
<b>Stephen M. Smith</b> 3495 Kates Way Duluth, GA 30097  <b>Suzanne S. Smith</b> 3495 Kates Way Duluth, GA 30097	<b>People's United Equipment Finance</b> 10130 Mallard Creek Road Suite 210 Charlotte, NC 28262
<b>Stephen M. Smith</b> 3496 Kates Way Duluth, GA 30097  <b>Suzanne S. Smith</b> 3495 Kates Way Duluth, GA 30097	<b>Travelers Insurance Company</b> 1500 Market Street Suite 2900 Philadelphia, PA 19102

In re Stephen M. Smith Suzanne Steadman Smith

Case No. 11-56072

Debtors

(If known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	<b>Son</b>	<b>15</b>
	<b>Son</b>	<b>12</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>Construction</b>	<b>Embroiderer</b>
Name of Employer	<b>Jan R. Smith Construction Co.</b>	<b>Sassy Girl Design</b>
How long employed	<b>15 years</b>	<b>4 years</b>
Address of Employer	<b>PO Box 2448 Norcross, GA 30091</b>	<b>3582 W. Lawrenceville Street Duluth, GA 30096</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>6,000.00</u>	\$ <u>0.00</u>
2. Estimate monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>6,000.00</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>1,190.00</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>1,190.00</u>	\$ <u>0.00</u>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>4,810.00</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) <b>SSI for son Grant Smith</b>	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income (Specify)	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <u>4,810.00</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>4,810.00</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:



B6I (Official Form 6I) (12/07) - Cont.

In re Stephen M. Smith Suzanne Steadman Smith

Case No. 11-56072

Debtors

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

NONE

### Debtors

11-56072

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,012.55
---	----	----------

a. Are real estate taxes included?      Yes      ☒      No

b. Is property insurance included? Yes ✓ No           

2. Utilities: a. Electricity and heating fuel			\$	300.00
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b. Water and sewer	\$	40.00
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c. Telephone	\$	200.00
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d. Other	0.00
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3. Home maintenance (repairs and upkeep)	\$	200.00
--	----	--------

4. Food	\$	600.00
---------	----	--------

5. Clothing	\$	<u>200.00</u>
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6. Laundry and dry cleaning	\$	0.00
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7. Medical and dental expenses	\$	200.00
--------------------------------	----	--------

8. Transportation (not including car payments)	\$	0.00
--	----	------

9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
---	----	------

10. Charitable contributions	\$	0:00
------------------------------	----	------

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's	\$	0.00
----------------------------	----	------

b. Life	\$	0.00
---------	----	------

c. Health	\$	0.00
-----------	----	------

d. Auto	\$	100.00
---------	----	--------

e. Other	\$	0.00
----------	----	------

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify)		\$	0.00
-----------	--	----	------

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

a. Auto		\$	0.00
---------	--	----	------

b. Other	\$	0.00
----------	----	------

14. Alimony, maintenance, and support paid to others	\$	0.00
--	----	------

15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
---	----	-------------

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>1 000 00</u>
--	----	-----------------

[illegible]

17. Other	\$	0.00
<hr/>		

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 4,852.55
--	-------------

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,310.00
--	----	----------

b. Average monthly expenses from Line 18 above	\$	4,852.55
--	----	----------

c. Monthly net income (a. minus b.)	\$	457.45
-------------------------------------	----	--------

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court  
Northern District of Georgia**

In re Stephen M. Smith Suzanne Steadman Smith  
Debtors

Case No. 11-56072

Chapter 11

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 257,500.00		
B - Personal Property	YES	3	\$ 65,715.98		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 330,571.82	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 29,138.79	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 421,891.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4,810.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,852.55
TOTAL		18	\$ 323,215.98	\$ 781,602.49	

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Stephen M. Smith Suzanne Steadman Smith

Debtors

Case No. 11-56072  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 3/14/11

Signature: [Signature]  
Stephen W. Smith

Debtor

Date: 3-14-11

Signature: [Signature]  
Suzanne Steadman Smith

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B 203  
(12/94)

# United States Bankruptcy Court

Northern District Of Georgia

In re

Stephen M. Smith and  
Suzanne S. Smith

Case No. 11-56072

Debtor

Chapter 11

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept payment @ normal hourly rates ... \$ 0 at this time

Prior to the filing of this statement I have received ... \$ 5,299

Balance Due payment @ Normal hourly rates ... \$ 0

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)**

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; - *not included*
- e. [Other provisions as needed]

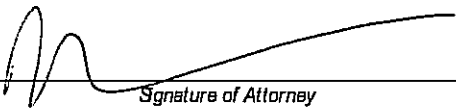
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

*Representation in adversary proceedings.*

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

3/14/11  
Date

  
Signature of Attorney

BURTON ARMSTRONG LLP  
Name of law firm

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA

IN RE:

Stephen M. Smith

Suzanne Steadman Smith

Debtor(s)

:

:

:

:

Case No.

11-56072

Chapter

11

**STATEMENT REGARDING PAY STUBS (11 U.S.C. §521(a)(1))**

I, Stephen M. Smith, the undersigned debtor, hereby certify that during the 60 day period preceding the filing of my bankruptcy petition in this case, I did not receive pay stubs from an employer because:

- ☒ I am unemployed; or
- ☐ I am self-employed; or
- ☐ My employer did not provide pay stubs.
- ☒ Other

NO pay STUBS in last 60 days

I, Suzanne Steadman Smith, the undersigned debtor, hereby certify that during the 60 day period preceding the filing of my bankruptcy petition in this case, I did not receive pay stubs from an employer because:

- ☐ I am unemployed; or
- ☒ I am self-employed; or
- ☐ My employer did not provide pay stubs.
- ☐ Other

Dated:

3/14/11

Stephen M. Smith

Debtor

Dated:

3-14-11

Suzanne Steadman Smith

Debtor

B 6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

In re Stephen M. Smith, Suzanne S. Smith,  
Debtor

Case No. 11-56072

Chapter 11

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
<b>TOTAL</b>	<b>\$</b>

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$



B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT  
Northern District of Georgia

In re: Stephen M. Smith Suzanne Steadman Smith

Debtors

Case No. 11-56072

(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
69,625.00	Jan R. Smith Construction Company	2008
70,720.00	Jan R. Smith Construction Company Adjusted gross income listed below	2009
61,487.00	Jan R. Smith Construction Company	2010

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------	-----------------------------------	--------------------

- None ☒ c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cornett Bridge, Inc. v. Jan R. Smith Construction Company 11C-01865-2	Civil (case filed March 1, 2011)	State Court of Gwinnett County State of Georgia	Pending
Travelers Casualty and Surety Company of America v. Jan R. Smith Construction Company, Inc. et al 11A00419-2	Civil	Superior Court of Gwinnett County State of Georgia	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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## 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

## 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND VALUE  
OF PROPERTY  
\$5,299 - \$5,000 legal services and \$299  
Ch. 11 filing fee

Burton & Armstrong, LLP  
2 Ravinia Drive  
Suite 1750  
Atlanta, GA 30346

February 2011

## 10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED  
AND VALUE RECEIVED

None



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER  
DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY OR DEBTOR'  
INTEREST IN PROPERTY

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

## 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

**20. Inventories**

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	----------------------	---

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---



## 21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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## 22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

## 23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	--------------------------------	--

## 24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

## 25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

\* \* \* \* \*



**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

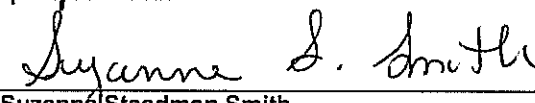
Date 3/14/11

Signature  
of Debtor

  
Stephen M. Smith

Date 3-14-11

Signature  
of Joint Debtor  
(if any)

  
Suzanne S. Smith  
Suzanne Steadman Smith

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE:	)	Case No. 11-56072
	)	
STEPHEN M. SMITH and	)	
SUZANNE S. SMITH	)	Chapter 11
	)	
Debtor.	)	
	)	

**AMENDED CREDITOR MATRIX**

COMES NOW, Stephen M. Smith and Suzanne S. Smith ("Mr. and Mrs. Smith"), Debtors in the above-referenced case, and files this their Amended Creditor Matrix and adds the following creditors.

Bank of America  
PO Box 15220  
Wilmington, DE 19886-5220

Companion Property & Casualty Insurance Company  
1301 Hightower Trail  
Suite 201  
Atlanta, GA 30350

People's United Equipment Finance  
10130 Mallard Creek Road  
Suite 210 Charlotte, NC 28262

Travelers Insurance Company  
1500 Market Street  
Suite 2900  
Philadelphia, PA 19102

Respectfully submitted this 14th day of March, 2011.

BURTON & ARMSTRONG, LLP

/S/ Joseph J. Burton, Jr.  
Georgia Bar No. 097875

Two Ravinia Drive  
Suite 1750  
Atlanta, GA 30346  
(404) 892-4144

**CERTIFICATE OF SERVICE**

This is to certify that I served a true and correct copy of the within and foregoing pleading on all interested parties by depositing the same in the United States mail with sufficient postage affixed to insure delivery to the following:

Martin Ochs, Esq.  
Office of the U.S. Trustee  
362 Richard Russell Building  
75 Spring Street, SW  
Atlanta, GA 30303

This 14th day of March, 2011.

/S/ Joseph J. Burton, Jr.  
Georgia Bar No. 097875

Two Ravinia Drive  
Suite 1750  
Atlanta, GA 30346  
(404) 892-4144

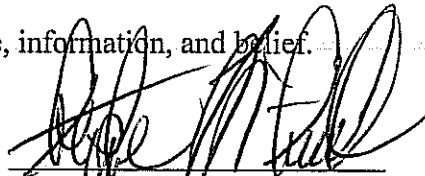
UNITED STATES BANKRUPTCY COURT  
NORTHERN DIVISION OF GEORGIA  
ATLANTA DIVISION

IN RE:	)	Case No. 11-56072
	)	
STEPHEN M. SMITH and	)	Chapter 11
SUZANNE S. SMITH	)	
	)	
Debtors.	)	

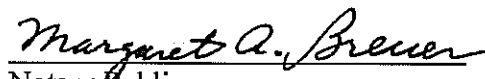
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VERIFICATION

Personally appeared before me, the undersigned officer, duly authorized to administer oaths, STEPHEN M. SMITH, who, upon being duly sworn under oath, deposes and says that he has read the foregoing and that the facts contained therein are true and correct to the best of his knowledge, information, and belief.

  
\_\_\_\_\_  
Stephen M. Smith

Sworn to and subscribed before me this  
14 day of March, 2011.

  
\_\_\_\_\_  
Notary Public  
My Commission Expires:



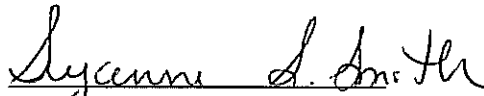
UNITED STATES BANKRUPTCY COURT  
NORTHERN DIVISION OF GEORGIA  
ATLANTA DIVISION

IN RE:	)	Case No. 11-56072
	)	
STEPHEN M. SMITH and	)	Chapter 11
SUZANNE S. SMITH	)	
	)	
Debtors.	)	

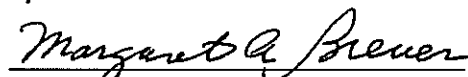
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**VERIFICATION**

Personally appeared before me, the undersigned officer, duly authorized to administer oaths, SUZANNE S. SMITH, who, upon being duly sworn under oath, deposes and says that she has read the foregoing and that the facts contained therein are true and correct to the best of her knowledge, information, and belief.

  
Suzanne S. Smith

Sworn to and subscribed before me this  
14 day of March, 2011.

  
Notary Public  
My Commission Expires:

